United States Bankruptcy Court Eastern District of New York

In re:
Daniel B Karron
Debtor

Case No. 11-73479-reg Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 27, 2012.
db
                   +Daniel B Karron, 348 East Fulton Street, Long Beach, NY 11561-2327
                   +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
sma
                       Brooklyn, NY 11201-3719
smq
                    +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
                                                                                                                                   Albany, NY 12205-0300
smq
                    +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256,
                      Albany, NY 12240-0001
7206197
                     ARENT FOX PLLC, 1050 Connecticut Avenue NW, Washington, DC 20036-5339
                     Abe Karron, 70 CURTIS AVE, MANASQUAN NJ 08736-3502
7206177
                     Aegis Receivables Management Inc, Formerly Known as Global Vantage In., PO Box 404,
7206209
                      Fort Mill, SC 29716-0404
                   +Amiee Idan Karron, 16 Wilson Terrace, West Caldwell, NJ 07006-7923
+Andrew Paul Cooper, Esq, DAVIDOFF MALITO & HUTCHER, LLP, 200 Garden City Plaza, Suite 315,
7206178
7456419
                   Garden City, New York 11530-3338, 516.248.6400, apc@dmlegal.com; jmc@dmlegal.com +BI Incorporated, 6400 Lookout Road, Boulder, CO 80301-3378 +BUNAMICI & LARAUS LLP, ALBERT BUONAMICI ESQ, 222 Bloomingdale Road, Suite 301,
7206212
7206205
                      White Plains, NY 10605-1511
7206195
                   +Best Buy Inc, Main Street Acquisitions,
                                                                                     RPM Receivables Performance Management 5,
                      PO Box 1548,
                                            Lynnwood 98046-1548
7206184
                     CAC FINANCIAL CORP, 2601 NW EXPRESSWAY SUITE 1000 EAST,
                                                                                                               OKLAHOMA CITY, OKLAHOMA 73112-7236
                   +Chase Bank, Dept 673, PO Box 4115, Concord, CA 94524-4115
+Chi T Steve Kwok, US Attorneys Office SDNY, One St Andrews Plaza, New York, NY 10007-1791
+Con Edison, c/o MERCANTILE ADJUSTMENT BUREAU LLC, 6341 Inducon Drive East,
7206203
7206232
7206221
                      Sanborn, NY 14132-9016
                   Discover Bank DB Servicing Corp, PO Box 3025, New Albany, OH 43054-3025
Dr Robert A Krackow DDS, 509 Madison Avenue, Suite 1716, New York, NY 10022-5527
+Estate ofNathaniel Karron, c/o Diana Karron, 110 Lighthouse Dr., Saugerties, NY 12477-4257
HOME DEPOT CREDIT SERVICES, PROCESSING CENTER, DES MOINES, IA 50364-0500
7350485
7206214
7206179
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                   +HSBC RETAIL SERVICES, NCB Management Services Inc, PO Box 1099, Langhorne 19047-6099
+Homefront Hardware, 202 East 29th Street, New York, NY 10016-8501
7206190
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                   +JPMorgan Chase Bank, NA, c/o Buonamici & LaRaus, 222 Bloomingdale Road, White Plains, New York 10605-1513
7410765
                   white Plains, New York 10005-1513

+Jill C Feldman, CPA, 183 Madison Avenue, Suite 602, New York, NY 10016-4402

+Joan A Rosenberg, 300 East 33rd Street, Apartment 6K, New York, NY 10016-9408

+Joan M Hayes CPA, 239 Delano Ave W,, Yonkers, NY 10704-3827

+Ken Jackson, The Jackson Group, 114 West 29th Street, New York, New York 10001-5594
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                   +KeySpan Gas East Corp. dba:, National Grid,
                                                                                            Suzanne Brienza, Esq., 15 Park Drive,
                      Melville, NY 11747-3035
                  #+Kirshenbaum & Phillips PC, 3000 Hempstead Turnpike, 4th Floor, Levittown, NY 11756-1342 LONG BEACH MEDICAL Center, c/o EASTERN ACCOUNT SYSTEMOF CONNECTICUT, PO Box 1022,
7206207
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                      Wixom, MI 48393-1022
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                    +LONG BEACH MEDICAL Center, 455 East Bay Drive, Long Beach, NY 11561-2300
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                   +Laura Adrienne Oppenheim, Mintz & Oppenheim, LLP, 260 Madison Avenue, 18th FIr.,
                      New York, NY 10016-2401
                                                                   POBox 888, Hicksville NY 11802-0888
7206210
                   Long Island Power Authority, PUBOX 800, HICASVILLE NI 1202 555 +Ludlow Garage, 151 Attorney Street, New York, NY 10002-1812 +M Scott Peeler Esq, Arent Fox LLP, 1675 Broadway, New York, NY 10019-5849 +MICHAEL J BYARS, Assistant United States Attorney, 86 Chambers Street,
                    Long Island Power Authority,
7206225
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                      New York, NY 10007-1825
                   +MTA BRIDGES &TUNNELS EZ PASS,
7206196
                                                                   c/o NCO Financial Systems Inc,
                                                                                                                       507 Prudential Road,
                      Horsham, PA 19044-2308
7206194
                    +Marshall Aron Mintz, Mintz & Oppenheim, LLP,
                                                                                               260 Madison Avenue 18th Fir,
                      New York, NY 10016-2401
                   +NARS, New York Sports club File 331-9559, PO Box 701, Chesterfield, MO 63006-0701 NYS DEPT OF TAX & FINANCE, BANKRUPTCY SECTION, PO BOX 5300, ALBANY, NY 12205-0300 National Grid, Newbridge Rd at Sunrise Highway, Bellmore, NY 11710
7206216
7376846
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                     New York City Department of Finance, Parking Violations, PO Box 2127,
                       Peck Slip Station CU065427, New York, NY 10272-2127
                     Oxford Health Plans, PO Box 1697, Newark, NJ 07101-1697
RADIOSHACK CREDIT PLAN, PROCESSING CENTER, DES MOINES, IA 50364-0001
7206188
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                    +Rubinstein and Corozzo LLP, Ronald Rubinstein, Esq, 260 Madison Avenue 220d Floor,
7206192
                      New York, New York 10016-2401
                   SCHWARTZ & SALOMON, Pc, 225 Broadway # 4200, New York, NY 10007-3003
+Silicon City, Howell Silverman, 354 S. Oyster Bay Road, Syosset, NY 11791-6913
Spitz and Greenstein CPA, Melvin Spitz, CPA, 494 Eighth A venue, New York, NY 10001
+Steven Kimelman, Esq, 1675 Broadway, New York, NY 10019-5829
+The Law Offices of Randall S Newman PC, 37 WALL STREET PENTHOUSE D, NEW YORK, NY 10005-2027
7206189
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                   +U.S. Dept of Justice, Office of the united States Trustee, Eastern District of New York, Long Island Federal Courthouse, 560 Federal Plaza, Central Islip, N.Y 11722-4456
7443005
                   +United States Attorney, Assistant United States Attorney, MARIA A COTTO,
Financial Investigator, 86 Chambers Street, New York, NY 10007-1825

+United States Attorney, KATHLEEN A ZEBROWSKI, 86 Chambers Street, New York, NY 10007-1825
7206230
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
              +EDI: QNHACKERMAN.COM Jan 25 2012 18:08:00 Neil H Ackerman,
                                                                                      Ackerman Spence, PLLC,
                500 N. Broadway, Suite 200, Jericho, NY 11753-2128
              +E-mail/Text: ustpregion02.li.ecf@usdoj.gov Jan 25 2012 18:15:10
                                                                                          United States Trustee,
smq
                Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza,
                Central Islip, NY 11722-4456
               EDI: BECKLEE.COM Jan 25 2012 18:08:00
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                                                             American Express Bank FSB, c/o Becket and Lee LLP,
               POB 3001, Malvern PA 19355-0701
EDI: BECKLEE.COM Jan 25 2012 18:08:00
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                                                            American Express Centurion Bank,
               c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
EDI: AMEREXPR.COM Jan 25 2012 18:08:00 American Express Travel Related Services,
7206208
                OA Special Research, PO Box 981540,
                                                           El Paso, TX 79998-1540
               E-mail/Text: data_processing@fin-rec.com Jan 25 2012 18:15:08
7206180
                                                                                       BARCLAYS BANK DELAWARE,
                WEST MARINE, C/O FINANCIAL RECOVERY SERVICES INC, Minneapolis, MN 55438-5908
                                                                          PO Box 385908,
             +EDI: OPHSUBSID.COM Jan 25 2012 18:08:00 CANDICA L.L.
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
EDI: CHASE.COM Jan 25 2012 18:08:00 Chase Bank, Ca
                                                               CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
7348487
7206202
                                                       Chase Bank, Card member Service, PO Box 15548,
                Wilmington, DE 19886-5548
               EDI: CHASE.COM Jan 25 2012 18:08:00
7206206
                                                          Chase Bank,
                                                                        PO Box 260161, Baton Rouge, LA 70826-0161
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               EDI: DISCOVER.COM Jan 25 2012 18:08:00
                                                             Discover Financial Services, PO Box 6103,
                Carol Stream, IL 60197-6103
7345951
               EDI: BANKAMER2.COM Jan 25 2012 18:08:00
                                                               FIA CARD SERVICES, N.A., PO Box 15102,
                Wilmington, DE 19886-5102
               EDI: RMSC.COM Jan 25 2012 18:08:00
EDI: IRS.COM Jan 25 2012 18:08:00
7206183
                                                         GE MONEY BANK,
                                                                            PO BOX 960061,
                                                                                              ORLANDO, FL 32896-0061
                                                        Internal Revenue Service, Deborah Lynch,
7206191
                107 CHARLES LINDBERGH BLVD, GARDEN CITY, NY 11530-4819
              +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 25 2012 18:15:22
7206196
                MTA BRIDGES &TUNNELS EZ PASS, c/o NCO Financial Systems Inc,
                                                                                      507 Prudential Road,
                Horsham, PA 19044-2308
              +EDI: PINNACLE.COM Jan 25 2012 18:08:00
7206204
                                                              PINNACLE FINANCIAL GROUP,
                7825 Washington Ave S Ste 310, Minneapolis, MN 55439-2424
               EDI: AFNIVZCOMBINED.COM Jan 25 2012 18:08:00 VERIZON, PO BOX 1100, ALBANY, NY 12250-0001
7206227
                                                               Verizon Wireless,
7206226
              +EDI: AFNIVZWIRE.COM Jan 25 2012 18:08:00
              26935 Nortlrwestern Hwy Ste 100 CFS, Southfield, MI 48033-8449 +EDI: AFNIVZWIRE.COM Jan 25 2012 18:08:00 Verizon Wireless,
                                                                Verizon Wireless, PO BOX 3397,
7419107
                Bloomington, IL 61702-3397
                                                                                                     TOTAL: 18
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                           US Department ofCommerce,
                                                         National Institute of Standards and Tech,
7206228
                Advanced Technology Program
7206200
               Julie Weihlinger,
                                   U.S. Department ofCommerce, National Institute ofStandards and Techn,
                Advanced Technology Program, Receivables Group, 100 BureauDrive-MaiiStop 1624
              Attorneys for Plaintiff, The Granite Building
American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
7206201
7445379*
                                                                                                     TOTALS: 3, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0207-8 User: swu Page 3 of 4 Date Rcvd: Jan 25, 2012 Form ID: 262 Total Noticed: 70

**** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2012 Signs

ignature: Joseph Spelfins

Case 8-11-73479-reg Doc 41 Filed 01/27/12 Entered 01/28/12 00:21:10

District/off: 0207-8 User: swu Total Noticed: 70 Page 4 of 4 Date Rcvd: Jan 25, 2012

Form ID: 262

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2012 at the address(es) listed below:

Ackerman Spence, PLLC on behalf of Trustee Neil Ackerman nackerman@ackermanspence.com Andrew Paul Cooper on behalf of Creditor Abe Karron apc@dmlegal.com, jmc@dmlegal.com
Gilbert B Weisman on behalf of Creditor American Express Bank FSB notices@becket-lee.com Neil H Ackerman nackerman@ackermanspence.com,

kfox@ackermanspence.com;nackerman@ecf.epiqsystems.com United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 5

Form BLdfnld7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York 290 Federal Plaza, P.O. Box #9013 Central Islip, NY 11722–9013

IN RE: CASE NO: 8–11–73479–reg

Daniel B Karron aka Dianne Karron aka D B Karron aka Dan Karron 348 East Fulton Street Long Beach, NY 11561

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-5466

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on May 16, 2011; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Neil H Ackerman (Trustee) is discharged as trustee of the estate of the above—named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: January 25, 2012 <u>s/ Robert E. Grossman</u> United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLdfnld7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.